

Are you looking for...

- Advice on what to do when someone dies?
- A professional to help you deal with your loved one's affairs?
- A flexible, value for money service?
- A guaranteed, all-inclusive fixed price?

Contact us for more details:

Freephone probate advice line: 0300 303 9000
Local number: 01225 787127
From abroad: +44 1225 787127
Email: probatesupport@kctrust.co.uk



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Kings Court Trust Ltd. Registered in England no.4508778
Registered Office: Kings Court, Bath, BA1 1ER

T: 01225 787127 F: 01225 466555 E: probatesupport@kctrust.co.uk

What to do when someone dies

Don't know where to begin?
Call our friendly team on **freephone**

0300 303 9000



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Starting out...

When someone close to you dies, it can be difficult working out what to do and in what order, especially if it's the first time you've had to deal with a death.

Here at Kings Court Trust (KCT), we provide easy to understand, practical advice to get you started and help you deal with all aspects of your loved one's estate.

Have you thought about...

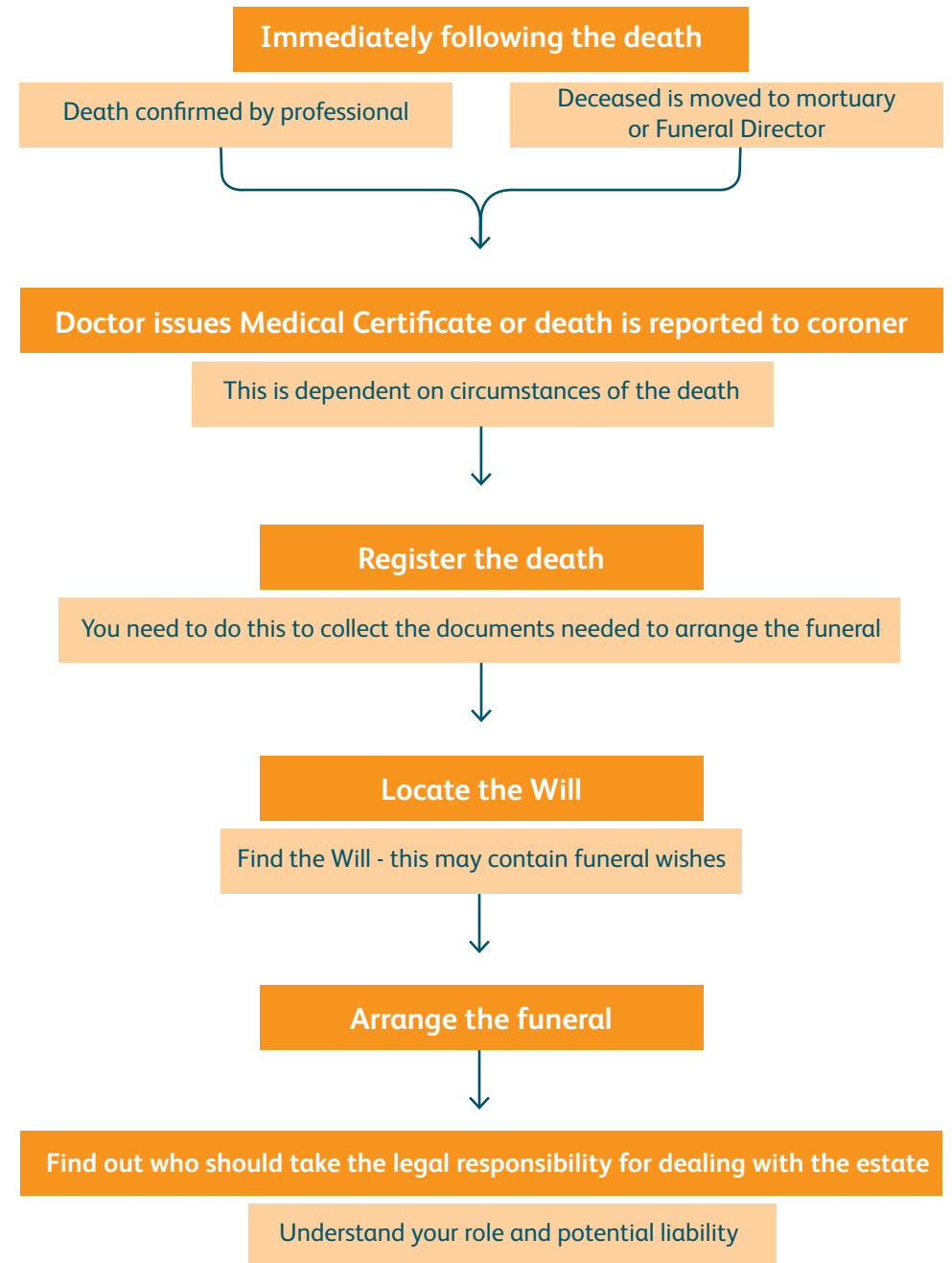
- Registering the death?
- Finding the Will?
- Arranging the funeral?
- Paying for the funeral?
- Notifying asset holders?

This guide goes through those important first steps after someone has died and provides you with a better idea of exactly what to expect. However, it is important to remember that every circumstance is different so the process may vary.

Don't know where to begin? Don't worry.
Call our friendly team on freephone
0300 303 9000
for advice on how to get started.



Overview...





1. Get a Medical Certificate

You will need a Medical Certificate of Cause of Death to be able to register the death, unless a coroner is involved in which case the process is slightly different.

If the death was at the hospital:

If the person died in hospital, the staff will arrange for a doctor to issue a Medical Certificate of Cause of Death that will specify the time, date and cause of death.

You may be given an appointment to collect the Medical Certificate if the required doctor is not on duty at the time of death.

It is quite reasonable for you to ask what is written on the certificate as the cause of death to be sure that you understand.

You can usually collect any belongings at the same time as the certificate. The person who has died is usually then taken to the hospital mortuary, before being transferred to the Funeral Directors.

If the death was at home:

If the death was at home or in a care/nursing home it will usually be a GP who issues the Medical Certificate.

You should contact your local doctor if the death has occurred under natural circumstances but in the case of sudden or unexpected deaths, it is advisable to contact the emergency services.

2. Register the death

Registering a death is the start of the process and needs to be carried out before you can begin making any funeral arrangements.

Who can register a death?

In the first instance, it is relatives that register the death. The registrar will typically only allow non-relatives to do so if next of kin are not available. If this is the case, then someone who was present at the death, a hospital representative, a house occupant of where the death occurred, or the person arranging the funeral may register the death.

Where do I register a death?

A death should be registered at a register office in the area where the person died. If this is not possible you can go to a register office of your choice where information will then be passed to the registrar closest to where the death occurred. However, it is worth noting that this may result in a delay.

How do I register a death?

Going to the local register office is the easiest way to get the documents you need; the death registration takes less than an hour in most cases. Simply call and make an appointment.

How long do I have to register a death?

In England and Wales, you have up to five days to register the death. In Scotland, a death must be registered with local registration districts within eight days.

What the registrar will give you:

Death certificate:

This proves that the death has been registered. It has to be purchased and the cost varies according to the local authority. We recommend you buy several copies, perhaps one for each bank where there are accounts, and each pension or insurance policy. Extra certificates are more expensive to purchase at a later stage and photocopies of the certificate are not usually accepted.

Certificate for burial or cremation:

This is often called the 'green form' and it must be given to the funeral director before the funeral can take place.

Certificate of registration of death:

This is often called the 'white' form. You'll get one of these if the deceased was entitled to a state pension or benefits. You'll need to complete and send to the address on the reverse of the form.



Documents you must take with you:

- Medical Certificate of Cause of Death
- Birth & marriage certificates
- NHS medical card (if available)

The registrar will also require the following information about the deceased:

- Date and place of death
- Address
- Full name - including maiden name, any former married names and any other names by which the deceased was known
- Place and date of birth - the town or county is sufficient if the exact address is not known and the country of origin is all that's needed for people born outside the UK
- Their current or former occupation
- Details of their spouse or civil partner, even if pre-deceased
- Whether they had any Government pension or allowance

3. When the coroner is involved

In cases where a death is reported to the coroner, all necessary papers will be issued by the coroner once investigations are complete.

If the cause of death remains uncertified or if it is determined that the death was not from natural causes, an inquest will be held. The coroner will issue an interim death certificate.

While a coroner is investigating a death it is not possible to carry out any preservative work in preparation for the funeral. It is also unwise to book a definite date for the funeral although you can certainly start to plan the ceremony.

If a coroner's post-mortem examination reveals that the death was due to natural causes and an inquest is not needed, the coroner will release the body. The death can then be registered and the funeral can take place.



4. Find the Will

The next thing on the list is to find out if the deceased left a valid Will. There may be specific funeral requests contained in this document.

If you cannot find a Will, it is advisable to conduct a Will search, by approaching Will writers and solicitors local to the area where the deceased lived, and searching national Will registers, like Certainty (www.certainty.co.uk).

This is particularly important when it comes to dealing with the deceased's affairs later on, as there are different legal requirements for administering the estate if no valid Will was written.

5. Locate papers

You should already have birth, marriage and death certificates. Other important paperwork such as pension details, insurance policies and bank and building society accounts will be helpful later on, particularly if you need to apply for Probate, so keep them all in a safe place.



6. Arrange the funeral

The deceased may have left a written record, told family and friends about their funeral wishes or have a pre-paid funeral plan in place. It is advisable to check prior arranging the funeral.

If specific requests are unknown, a range of decisions will need to be made, for instance;

- Whether they should be buried or cremated
- Venue
- Flowers
- Readings
- Music

Most families choose to hand arrangements over to a professional Funeral Director who will be able to offer advice and help. Don't be afraid to shop around and ask for a detailed breakdown of costs, as funeral fees can vary considerably. Family and friends may also be able to offer recommendations.

When looking for a Funeral Director, it is a good idea to ensure they are members of a trade association, most commonly either the National Association of Funeral Directors (NAFD) or the National Society of Allied and Independent Funeral Directors (SAIF).



7. Paying for the funeral

It may be that you are able to access funds from the deceased's bank account to pay for the funeral directly. However, this may not be possible and expenses will need to be reimbursed to you from the estate at a later date.

If the deceased's estate does not have enough money in it to pay for the funeral, financial help may be available. You'll need to contact your local Social Security Office for further information. Please be advised deadlines may apply.

8. Finding out about Probate

Dealing with a loved one's estate can be a difficult task as there are many factors which could complicate matters.

Have you thought about...

- Closing bank accounts and paying debts?
- Dealing with shares and investments?
- Redirecting post?
- Dealing with business assets?
- Re-homing any pets?
- Insurance for an unoccupied property?
- House clearance and sale of high value belongings?
- Selling the house?
- Any specialist legal work?
- Inheritance Tax and Income Tax forms?

The whole process is called Estate Administration and part of the process may involve having to apply for a Grant of Representation.

A Grant of Representation is a legal document issued by the courts that proves you have the authority to administer the estate. It is often referred to as obtaining 'Probate'.

There are three main stages in the process:

- Collecting the information about all of the assets and debts of the deceased;
- Preparing the statutory Tax Returns and the application to the Probate Registry for the legal authority to administer the estate (the Grant of Probate);
- Gathering in the assets, paying debts and expenses, and distributing the estate to beneficiaries.

If a person had assets in their sole name, Probate may be required to enable these assets to be distributed following their death.



 **Kings Court Trust**
Simply better probate

Each case is unique and Probate is not always needed.

Please call us on **freephone**

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to talk it through.

9. Who is responsible?

The Personal Representatives – Executors (named in the Will) or Administrators (the next of kin when there is no Will) - are personally, legally and financially responsible for administering the estate. They are accountable to HM Revenue and Customs and the beneficiaries.

10. What are the options?

There are options available to you if you have been asked for probate by a bank or other asset holder.

Many people choose to employ a professional to take on all or some of the legal responsibilities on their behalf.

Kings Court Trust is a specialist probate and estate administration company and has helped thousands of families through the process.

Many solicitors and banks will also provide probate services. However, you do not have to appoint a professional; some people choose to deal with the estate administration themselves. It is important to make an honest appraisal of your time limits and ability to take on a task that can be complex and very time consuming.

If you do consult a professional legal firm, expect a clear and straightforward price based on the amount of work involved. Some firms may offer a price based on a percentage of the estate value or hourly rates.

If you are comparing quotes make sure they are like for like.